



Dispute Checklist

A dispute is a transaction that is posted to an account that is being questioned by the cardholder for validity. An attempt should be made to contact the vendor prior to completing the Cardholder Statement of Questioned Item (CSQI) form. The CSQI information should be identical to the data that appears on your Cardholder statement.

The CSQI must be sent to I.M.P.A.C. Government Services – Disputes department within 60 days from the statement date on which the item in questioned appeared, in order to preserve your right's as a cardholder per VISA regulations.

Items that you can NOT DISPUTE are shipping, tax, I.M.P.A.C. checks and purchases that is not placed on your I.M.P.A.C Account.

Dispute Type	Documentation needed
<u>Altered amount</u> Transaction amount posted is greater (or less than) the original purchase amount.	<ul style="list-style-type: none">• Completed CSQI form stating The dollar amount of the alternation• Copy of the original sales slip
<u>Cancelled Hotel Reservation</u> Transaction is for a guaranteed hotel reservation that was not needed and cancelled.	<ul style="list-style-type: none">• Completed CSQI form• Date, and time of the cancellation• Cancellation number received at time of cancellation by the hotel
<u>Cancelled Recurring Transaction</u> Charges that are billed to an account on a monthly, annual, or other periodic basis after the service has been cancelled. Typically subscriptions, membership fees, service agreements	<ul style="list-style-type: none">• Completed CSQI Form• A copy of the dated cancellation letter to the merchant is required
<u>Credit not received / Returned Merchandise</u> When you are waiting for the vendor to issue a credit to your account I.e.: Returned merchandise, adjustments on services.	<ul style="list-style-type: none">• Completed CSQI form stating you are waiting for a credit from the vendor and it has not yet been received.• Copy of the credit voucher, slip or memo from the vendor indicating the credit amount
<u>Duplicate Processing</u> Two or more transactions for similar amount and/or same goods posted to the account more than once	<ul style="list-style-type: none">• Completed CSQI form indicating• Identification of the correct and all duplicate transactions.• Copy of the charge slip you are accepting.
<u>Merchandise Returned</u> You have returned merchandise to the vendor other than through a counter transaction. You need to send the merchandise back by a verifiable return process: i.e. Certified US Mail.	<ul style="list-style-type: none">• Completed CSQI form stating when the item was returned and how• Include a copy of the proof of the return

Dispute Type	Documentation needed
<u>Merchandise / Service not received</u> When you have approved a purchase or services to be billed to your account, and you have not yet received the item or services.	<ul style="list-style-type: none"> Completed CSQI form indicating the expected delivery date. Describe in the letter your attempt to resolve the problem with the vendor Include date, time and person you talked to.
<u>Merchandise / Service cancelled</u> When you cancel services or merchandise at a vendor once approval was given to charge your account.	<ul style="list-style-type: none"> Completed CSQI form stating the date services were cancelled Copy of any documentation to support this action
<u>Not as Described</u> Merchandise or services received does not coincide with what was advertised by the vendor	<ul style="list-style-type: none"> Completed CSQI form stating that the merchandise or services received were different than what was advertised by the vendor Describe what was ordered and what was received. Copy of the ad or other proof indicating the difference Copy of the certified return receipt If merchandise was not returned, include why not.
<u>Paid by other means</u> Check, or another credit card paid transaction.	<ul style="list-style-type: none"> Completed CSQI form indicating which transaction was paid by another method. Proof of the item being paid by the other method. I.e.: copy of receipt, copy of cancelled check, front and back. Copy of the purchase order dated and stamped Paid in Full, with copy of Treasury check, front and back.
<u>Services Not Received</u> You authorized services to be placed on your card but have not received the service	<ul style="list-style-type: none"> Complete CSQI form indicating why the merchant was unable to provide the service Indicate how you attempted to resolve the dispute with the vendor. Include date, time and whom you talked with at the vendor and what their response was.
<u>Unauthorized mail / phone order</u> You neither made or authorized the transaction that appeared on your account	<ul style="list-style-type: none"> Complete CSQI form indicate that you did not make or authorize the transaction
<u>Unrecognized charge</u> The transaction is not recognized	<ul style="list-style-type: none"> Cardholder or TDO must submit a letter with signature stating transaction is not recognized. Vendor have 30-days to respond If the vendor provides the copy will be sent to, you review. You then have 20 days to notify I.M.P.A.C. Government Services that you still do not recognize the charge.

Remember:

- ❖ Tax, shipping, I.M.P.A.C. Checks or items not placed directly on the card can not be disputed under VISA Regulations.
- ❖ If you intend to use a Purchase Order, DO NOT give the vendor your credit card number or expiration date.